

United States Bankruptcy Court
Eastern District of Washington

In re:
Robert Frank Clark
Debtor

Case No. 19-02191-FPC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0980-2

User: notice
Form ID: 309A

Page 1 of 1
Total Noticed: 13

Date Rcvd: Aug 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2019.

db +Robert Frank Clark, 2309 E Euclid Ave #70, Spokane, WA 99207-5750
4081364 Automated Accounts Inc, 430 E Sharp Ave, Spokane WA 99201
4081365 ++CHAPMAN FINANCIAL SERVICES, PO BOX 7100, COEUR D ALENE ID 83816-1940
(address filed with court: Chapman Financial Svs, 316 N 4th St, Coeur D Alene ID 83816)
4081368 +Neb Management Services, 1 Allied Dr, Trevose PA 19053-6945
4081370 +Waypoint Resource Group, 301 Sundance Pkwy Round, Rock TX 78681-8004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QKDOROURKE.COM Aug 20 2019 06:58:00 Kevin D ORourke, Southwell & O'Rourke, P.S.,
421 W. Riverside Avenue, Suite 960, Spokane, WA 99201-0402
smg EDI: WADEPREV.COM Aug 20 2019 06:58:00 State of Washington, Department of Revenue,
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300
ust +E-mail/Text: ustp.region18.sp.ecf@usdoj.gov Aug 20 2019 03:16:45 US Trustee,
US Court House, 920 W Riverside Ave, Suite 593, Spokane, WA 99201-1012
4081363 +E-mail/Text: legal8521@gmail.com Aug 20 2019 03:16:55 Associated Credit,
12815 E Sprague Ste 200, Spokane WA 99216-0742
4081366 +E-mail/Text: scott@creditconcepts.com Aug 20 2019 03:16:51 Credit Concepts, 220 W 7th Ave,
Eugene OR 97401-2664
4081367 +E-mail/Text: bknotice@ercbpo.com Aug 20 2019 03:16:48 Enhanced Recovery Company,
Po Box 57547, Jacksonville FL 32241-7547
4081369 E-mail/Text: bk@carhop.com Aug 20 2019 03:16:40 Universal Acceptance,
5900 Greek Oak Dr #101, Minnetonka MN 55343
4081362 +EDI: WFFC.COM Aug 20 2019 06:58:00 Wells Fargo Card Service, Po Box 14517,
Des Moines IA 50306-3517

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2019 at the address(es) listed below:

Kevin D ORourke kevin@southwellorourke.com, tina@southwellorourke.com; korourke@ecf.axosfs.com
US Trustee USTP.REGION18.SP.ECF@usdoj.gov

TOTAL: 2

Information to identify the case:

Debtor 1:	Robert Frank Clark	Social Security number or ITIN: xxx-xx-3253
	First Name Middle Name Last Name	EIN: 20-5732680, 43-1990051
Debtor 2:		Social Security number or ITIN: ----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	EASTERN DISTRICT OF WASHINGTON	Date case filed for chapter: 7 8/19/19
Case number:	19-02191-FPC7	

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case – No Proof of Claim Deadline** (12/15)

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov)

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert Frank Clark	
2. All other names used in the last 8 years	aka Robert Clark, dba Qualfon Data Services, dba Alorica Business Solutions LLC	
3. Address	2309 E Euclid Ave #70 Spokane, WA 99207	
4. Debtor's attorney Name and address	Robert Frank Clark 2309 E Euclid Ave #70 Spokane, WA 99207	Contact phone _____
5. Bankruptcy trustee Name and address	Kevin D O'Rourke Southwell & O'Rourke, P.S. 421 W. Riverside Avenue, Suite 960 Spokane, WA 99201	Contact phone 509-624-0159
Pursuant to 11 USC § 701 and FRBP 2008, the bankruptcy trustee named above is appointed trustee of the estate to serve under the trustee's blanket bond. The appointment is effective the date of this notice. Gary W. Dyer, Assistant US Trustee		

For more information, see page 2 >

6. Bankruptcy clerk's office

904 W Riverside Ave, Suite 304
PO Box 2164
Spokane, WA 99201

Hours: 8:30 AM – 4:30 PM
Monday – Friday

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.

Phone: (509) 458-5300

Date: August 19, 2019

7. Meeting of creditors

September 17, 2019 at 09:00 AM

Location:

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

The trustee convenes and presides at the meeting of creditors – 11 USC § 341. The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**US Trustee Office, US
Courthouse Room 561 N, 920 W
Riverside Ave, Spokane, WA**

8. Presumption of abuse

The presumption of abuse does not arise.

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

**Filing deadline:
November 18, 2019**

You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

You must file a motion:

- if you assert that the discharge should be denied under § 727(a)(8) or (9).

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline:

30 days after the *conclusion* of the meeting of creditors.

10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.